

Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - October 2004

**Regular Retirement
and Survivor Benefits**

Benefit payments	<u>October 2004</u>	<u>October 2003</u>
Total	\$749,588,000	\$736,788,000
Retired employees	483,281,000	470,828,000
Spouses and divorced spouses	89,597,000	88,645,000
Widow(er)s - aged and disabled	155,133,000	155,733,000
Other survivors	21,577,000	21,582,000

Monthly benefits	Being paid end of month		Awarded in month		Average under Social Security October 2004	
	<u>Number</u>	<u>Average¹</u>	<u>Number</u>	<u>Average¹</u>	<u>Being Paid</u>	<u>Awarded</u>
Total	609,800	.....	2,500	.....	.....	.....
Regular employee annuities, total	287,700	\$1,661	1,100	\$2,248	.....	.....
Age	204,300	1,623	² 500	² 2,685	\$928	³ \$1,232
Disability, Full Retirement Age and Over	35,200	1,478	.....	.....	.....	.....
Disability, Under Full Retirement Age	48,200	1,956	400	2,158	869	948
Spouses and divorced spouses	142,700	621	800	824	451	336
Widow(er)s--aged and disabled	151,400	1,023	600	1,388	880	728
Widowed mothers and fathers	1,100	1,341	<u>4</u>	1,665	670	668
Widow(er)s--remarried and divorced	14,800	674	100	665	<u>5</u>	<u>5</u>
Children	12,200	766	<u>4</u>	928	607	623
Other survivors	100	692	.....	.....	.....	.....

Supplemental Employee Annuities	Benefit payments		Being paid end of month		Awarded in month	
	<u>October 2004</u>	<u>October 2003</u>	<u>Number</u>	<u>Average</u>	<u>Number</u>	<u>Average</u>
	\$5,282,000	\$5,400,000	125,900	\$42	500	\$41

¹Railroad retirement benefits shown are net of reduction for social security benefit entitlement.

²For employees retiring directly from the railroad industry with full age annuity (their years of service averaged 35); some 200 other age annuities were awarded in the month.

³For men aged 65 or over insured on regular basis.

⁴Fewer than 50.

⁵Remarried and divorced widow(er)s included with aged and disabled widow(er)s and widowed mothers and fathers.

Note. --Data are on a cash basis (unaudited) and are partly estimated. Detail may not add to totals due to rounding. Regular retirement and survivor benefit payments total includes hospital insurance benefits for services in Canada.

(Over)

**Benefits and Beneficiaries Under the Railroad Retirement
and Unemployment Insurance Systems - (Continued)
October 2004**

Unemployment and Sickness Benefits

Number of beneficiaries during month	Average payment		
	Per 2-week registration period	Per full week	
Unemployment	2,500	\$501	\$276
Sickness	6,700	510	278
		Benefit payments	
		October 2004	October 2003
Total		\$6,557,000	\$8,032,000
Unemployment		2,319,000	2,958,000
Sickness		4,237,000	5,074,000

Note. --Data are on a cash basis (unaudited). Detail may not add to totals due to rounding.



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